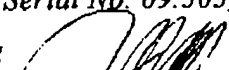


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FAX TRANSMISSION COVER SHEET

Date: November 11, 2005
To: Examiner Karmanis
From: Mitchell A. Stein, Esq.
Fax: 703-746-9392
Re: U.S. Serial No. 09.505,947
Sender: MAS 

**YOU SHOULD RECEIVE 8 PAGE(S), INCLUDING THIS COVER SHEET. IF
YOU DO NOT RECEIVE ALL THE PAGES, PLEASE CALL (631)757-8400**

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MESSAGE:

Dear Ex. Karmanis: Attached please find our response, duly filed. We've excluded the credit card information and return post card, as both are typically handled before they reach your desk, and the former is obviously confidential. Please advise if this meets the requirements or whether there are further changes that your require. As you can see, we believe we met the request indicated. Please advise. Thanks.

PATENT

Docket No. Krause-01


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: KRAUSE, Robert P.

Examiner: Karmanis, Stephano
Art Unit : 3624

Serial No.: 09/505,947

Filed: February 15, 2000

CERTIFICATE OF MAILINGFor: FINANCIAL INSTRUMENTS, SYSTEM AND
EXCHANGES (FINANCIAL, STOCK, OPTION
AND COMMODITY) BASED UPON
VOLATILITYPursuant to 37 C.F.R. §1.8(a), I hereby certify
that this correspondence is being deposited with
the U.S. Postal Service, postage prepaid, for
first class mailing to Commissioner for Patents,
P.O. Box 1480, Alexandria, VA 22313-1480
on November 9, 2004 (date of deposit)by: 
Mitchell A. Stein
Reg. No. FO 978
(Registered Representative)Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**PETITION FOR EXTENSION OF TIME**

S I R :

Applicant respectfully requests a three month extension of time to respond to the Office Action May 10, 2004, which set a three month time period to respond, thereby extending the time to respond through to, and including November 11, 2004, before the date of this mailing. Applicant includes herewith the proscribed Small Entity fee of \$475.00 pursuant to 37 C.F.R. 1.17(a)(3), by credit card. Form PTO-2038 (completed) is attached.

INTRODUCTORY STATEMENT

In the Office Action, the Examiner continued his rejections concerning a 35 U.S.C. § 101, and recommended changes. Those changes have been incorporated, as shown below., and hence reconsideration and allowance is respectfully sought.